



Date signed July 11, 2014

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND**
at Greenbelt

In re: Case No.: 14-15985 - WIL Chapter: 7

Andrew Franklin
1501 Shady Glen Drive
District Heights, MD 20747

Adrienne Harrod-Franklin
1501 Shady Glen Drive
District Heights, MD 20747

Creditor – Nuvell Credit Company

Reaffirmation – 23

**DETERMINATION OF NO UNDUE HARDSHIP
BY REBUTTAL IN WRITING OF PRESUMPTION**

Upon review of the above identified Reaffirmation Agreement and the court finding that no hearing is necessary for this determination, it is by the United States Bankruptcy Court for the District of Maryland,

Determined that the presumption of undue hardship has been rebutted by the debtor's written statement.

cc: Debtor(s)
Attorney for Debtor(s) – Barry M. Tapp
Chapter 7 Trustee – Merrill Cohen
Creditor – Nuvell Credit Compay

End of Order

34.6 – *greher*